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PATENT

Paper No.

File: Carr-P1-00

Date: May 3, 2007  
Signed:   
Peter K. Trzyna (Reg. No. 32,601)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventors : Philip Carragher, Steven Earl Webster  
Serial No. : 09/604,696  
Filed : June 26, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING  
Group Art Unit : 3691  
Examiner : Karmis, Stefanos

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MS: Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

SIR:

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

It is respectfully requested that his Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

Ser. No. 09/604,696  
Atty. Ref. Carr-P1-00  
Art Unit 3691

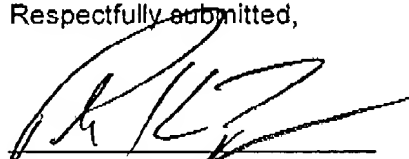
In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee is due. APPLICANT CLAIMS SMALL ENTITY STATUS. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,

Date: May 3, 2007



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Form PTO-1449 (modified)	Atty. Docket No. Carr-P1-00	Serial No. 09/604,696
List of Patents and Publications for Applicant's  INFORMATION DISCLOSURE STATEMENT	Applicant: Philip Carragher, Steven Earl Webster	
(Use several sheets if necessary)	Filing Date: June 26, 2000	Group: 3691
U.S. Patent Documents <i>See Page 1</i>	Foreign Patent Documents <i>See Page 1</i>	Other Art <i>See Page 1</i>

## U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1						
	A2						
	A3						

## Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

## Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	"Stripped-Down or Jazzed Up". CardTrak Online, June 2993.
	C2	

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(CARR-P100.1449.DOC)